

MBTEACH

Financial Education



Monroe Bank & Trust
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Hands-on Community Commitment
from your Community Bank

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MBTeach is the grass-roots financial literacy outreach program of Monroe Bank & Trust (MBT). Our objective is to help residents in the communities we serve become well-educated in all major aspects of personal financial management.

Why? Because we want to help people become more financially secure and stable. People who can manage their finances are much more able to keep their homes, educate their children, and increase their personal wealth. The results are far-reaching and do more than just enhance a person's quality of life. The financial skills taught through MBTeach help build stronger households -- and stronger households build stronger, more sustainable communities. That's a real-world win-win situation for everyone.



Visit us at www.mbandt.com under About Us

How MBTeach Works

The financial topics covered in the MBTeach program are explained in plain language, designed to be easy to understand, and are broken down into classes usually lasting about an hour. Topics are presented by Monroe Bank & Trust professionals who have a deep understanding of the information they discuss. They share their knowledge in a comfortable, uncomplicated manner.

Subjects are open to everyone regardless of where you bank. Classes are free. Your success isn't measured by "grades." Your success will be self-evident as you start to gain control over your money or improve your skills.



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What you can Learn

Topics include:

- **Check it Out!** (Types of checking accounts, writing checks, proper check terminology, keeping records)
- **Money Matters** (Why and how to develop a household budget, sample budgets, ways to decrease spending and increase savings)
- **Keep it Safe** (How to protect your identity, scams–how they work, how to avoid being a victim)
- **To Your Credit** (All about credit reports, what the scores mean, how to protect your good credit, how to repair damaged credit)
- **Your First Home** (Understand what home ownership is all about)



Where Can I Attend MBTeach Classes?

Classes are conducted at various times throughout the year. Feel free to contact the MBT Customer Service Center at 800-321-0032 for information about our MBTeach classes or contact our MBTeach coordinator at 734-384-8269 . Upcoming classes are also listed on the MBT website at: <http://www.mbandt.com/MBTWeb/About/MBTEducationPrograms/MBTeach/>.





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Who can attend MBTeach Classes?

Classes are open to anyone 12 years old or older! However, we require that students younger than 17 be accompanied by a parent or adult guardian if classes are held on MBT property.

Can classes be taught at my church, school or organization?

Definitely. Call MBTeach Coordinator Jennifer at 734-384-8269 Monday through Friday between 8:30 AM and 4:00 PM, or email jennifer.tucker@mbandt.com to discuss options.

Do I need to buy any books?

No. Class materials and booklets are provided. You should bring a pen or pencil. It might be helpful to bring a calculator.



MBT's COMMITMENT TO YOU AND OUR COMMUNITIES

Monroe Bank & Trust (MBT) is one of the oldest and most trusted independent community banks in the Midwest. For more than 150 years - through wars, recessions and ever-changing times - MBT has stood as a bulwark protecting the finances and investments of our customers.

Our success is directly linked to the prosperity of our customers and the communities we serve. One major reason for this century and a half of success is MBT's commitment to teaching customers how to better manage and grow their financial resources. Starting with our Partnership in Education Program for elementary school students, and continuing through every life stage, MBT is dedicated to enhancing the financial literacy of our neighbors. MBTeach is another example of our commitment to Southeastern Michigan and Northwest Ohio.



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For more information about any
MBT product or service simply call
us at 800-321-0032 or visit us on the
web at www.mbandt.com

